

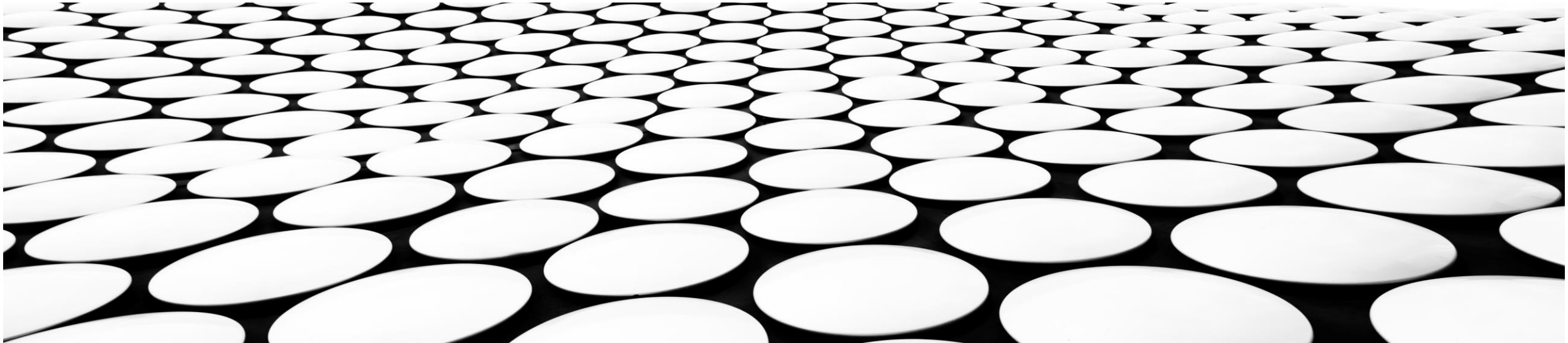


Thiruvalluvar College of Engineering & Technology

# AI BASED DISCOURSE FOR BANKING INDUSTRY

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## PROBLEM STATEMENT

- In the banking sector, they need to provide 24\*7 service to customers.
- Humans cannot provide personalized services to all Customers.
- Customers need to wait for the availability of customer representatives.
- Delay in the support to the customers.
- Huge manpower is needed to provide services to all customers.
- Customer satisfaction is less in bank customer service.
- Less touch of personalization in customer relationships.



## PROJECT SOLUTION

- The solution to the problem is Artificial intelligence in the banking sector makes banks efficient, trustworthy, helpful, and more understanding. It is strengthening the competitive edge of modern banks in this digital era. The growing impact of AI in banking sector minimizes operational costs improves customer support and process automation.
- Nearly 40% to 50% of financial and banking service providers are using AI in their processes to harness the power of next-generation AI capabilities. The companies believe that AI is the future of banking sector which can perform a range of banking operations in faster, easier, and more secure ways.

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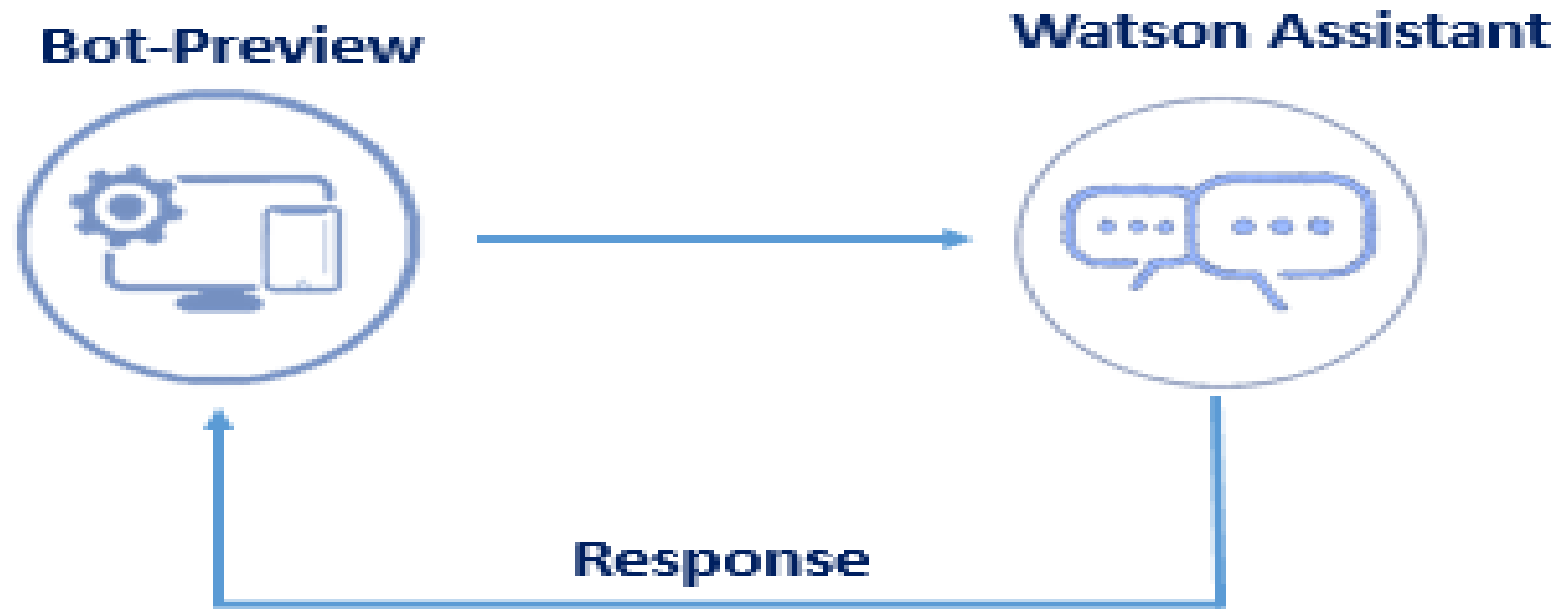
## PROJECT SOLUTION

- AI banking Chatbots help customers in many ways. AI-based chatbot service for financial industry is one of the significant use cases of AI in banking sector. AI chatbots in banking are modernizing the way how businesses provide services to their customers.
- AI chatbots in banking industry can assist customers 24\*7 and give accurate responses to their queries. These chatbots provide a personalized experience to users.
- AI chatbots in banking is providing a better customer experience.
- Hence, AI chatbots for banking and finance operations let banks attract customer attention, optimize service quality, and expand the brand mark in the market.

# Evolution of Digitized Banking



## BLOCK DIAGRAM



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## WORK FLOW

- **To accomplish the above task, you must complete the below activities and tasks:**
  - Create IBM Services.
  - Creating skills & Assistant for Chatbot.
  - Creating Savings account action.
  - Creating Current account action.
  - Creating Loan account action.
  - Creating a general query action.
  - Creating a Net banking action.
  - Create HTML web page.
  - Integrate the Watson Chatbot with web page.

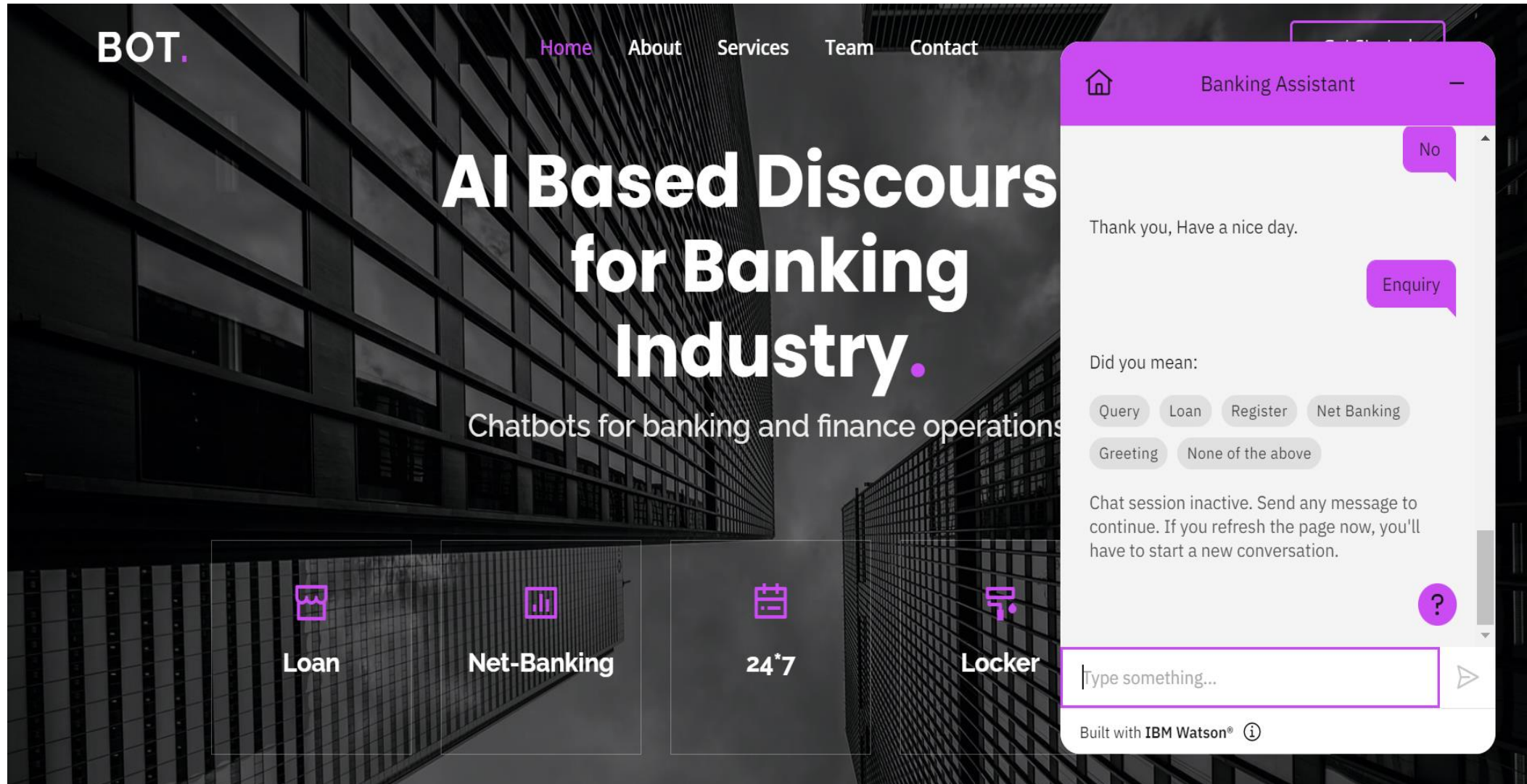
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## HARDWARE & SOFTWARE DESIGNING

- To complete this project, you should have the following software and packages.
- **Softwares:**
  - Visual studio code
  - IBM Watson studio
- **Packages:**
  - Flask



# OUTPUT



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## **ADVANTAGE**

- Round-the-clock service.
- Brand Consistency.
- Increased Productivity.
- Reduced Staffing Needs.
- Consistent Response Rate and Availability.
- Helps with Fraud Prevention.
- Chats can be saved.
- Lower costs.

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## **DISADVANTAGE**

- Questions must be programmed beforehand.
- Impersonal
- Must keep information up-to-date.
- Technology issues.
- Needs additional measures to protect identities.



# THANK YOU

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